

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: )  
 )  
Rebecca L. SIEGEL *et al.* ) Group Art Unit: 3624  
 )  
Application Number: 09/901,078 ) Examiner: Stefanos KARMIS  
 )  
Filed: July 10, 2001 ) Confirmation No.: 7083  
  
For: SYSTEM AND METHOD FOR SUPERVISING ACCOUNT MANAGEMENT  
OPERATIONS

**MAIL STOP AMENDMENTS**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO NON-FINAL OFFICE ACTION FILED 8/22/07**

Sir:

In response to the Non-Final Office Action mailed August 22, 2007 in the above-referenced patent application, Applicants provide these arguments in support of the patentability of the pending claims. Reconsideration and allowance are respectfully requested.

- **Listing the claims** begin on page 2.
- **Remarks** begin on page 9.